

SERFF Tracking Number: META-125676366 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 39191
Company Tracking Number: 3083934
TOI: L06G Group Life - Variable Sub-TOI: L06G.002 Single Life - Flexible Premium
Product Name: General Account Rider
Project Name/Number: General Account Rider/3083934

Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: General Account Rider SERFF Tr Num: META-125676366 State: ArkansasLH
TOI: L06G Group Life - Variable SERFF Status: Closed State Tr Num: 39191
Sub-TOI: L06G.002 Single Life - Flexible Co Tr Num: 3083934 State Status: Approved-Closed
Premium
Filing Type: Form Co Status: In Progress Reviewer(s): Linda Bird
Authors: Sandra Bennett, Susan Hoffmann, Ruth Rivera, Linda Williams Disposition Date: 06/06/2008
Date Submitted: 06/03/2008 Disposition Status: Approved
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: General Account Rider Status of Filing in Domicile: Not Filed
Project Number: 3083934 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: Form not needed
in our state of domicile, New York.
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small and Large
Overall Rate Impact: Group Market Type: Employer
Filing Status Changed: 06/06/2008
State Status Changed: 06/06/2008 Deemer Date:
Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your approval is a final printed copy of the group life insurance form described below. This form is new and does not replace any form previously filed with the Department.

Form No. & Description:

Form 3083934 (1/2003) is our rider that allows for a General Account option. This rider can be added at issue or after

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issue to previously approved variable life products without a General Account. It may also be used with variable life products approved in the future.

Additional Information:

We request the right to have the option to incorporate the contents of the attached rider into the certificate form pursuant to the customer's request. When we do this, we will add the rider's form number to the bottom of the applicable certificate page to reflect that changes were made to that page. To show an example, the certificate form will then have the original form number of the certificate and on a line underneath will state the rider form number as follows:

30036

(6/96)

as amended by 3083934

(1/2003)

This rider may be translated into a language other than English. Any such translation will be performed by a professional translation service, and we will obtain certification from such service that the form, as translated, is an accurate representation of the English language version. The non-English version of the form will include a disclosure in the foreign language indicating that the non-English version is a translation of an English language form, and that in any conflict that may arise between the English and translated versions, the English language version of the form will control.

Company and Contact

Filing Contact Information

Susan Hoffmann, Senior Consultant shoffmann@metlife.com
190 Carondelet Plaza (314) 719-4819 [Phone]
St. Louis, MO 63105 (314) 862-5171[FAX]

Filing Company Information

Metropolitan Life Insurance Company. CoCode: 65978 State of Domicile: New York
1MetLife Plaza Group Code: -99 Company Type: Life
Long Island City, NY 11101-4015 Group Name: State ID Number:
(111) 111-1111 ext. [Phone] FEIN Number: 13-5581829

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Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation: 1 rider @ \$20.00 = \$20.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company.	\$20.00	06/03/2008	20633608

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/06/2008	06/06/2008

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Company Tracking Number: *3083934*
TOI: *L06G Group Life - Variable* *Sub-TOI:* *L06G.002 Single Life - Flexible Premium*
Product Name: *General Account Rider*
Project Name/Number: *General Account Rider/3083934*

Disposition

Disposition Date: 06/06/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125676366 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	General Account Rider		Yes

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Form Schedule

Lead Form Number: 3083934 (1/2003)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	3083934 (1/2003)	Certificate	General Account Amendmen Rider t, Insert Page, Endorseme nt or Rider	Initial		53	3083934.pdf



Metropolitan Life Insurance Company
[200 Park Avenue New York, New York 10166]

General Account Rider

This Rider is subject to all applicable terms and provisions of the Policy/Certificate, except as modified herein.

General Account The assets held by us, excluding any loans, other than those allocated to the Divisions of the Separate Account or any other Separate Account.

Transfers While this rider is in force you may transfer amounts between the General Account and the Divisions of the Separate Account. These transfers will be subject to the following conditions:

- We must receive a request for transfer in a form acceptable to us.
- Transfers from or among the Divisions of the Separate Account may be made at any time and must be at least \$250.00 or the entire amount you have in a Division, if smaller.
- Transfers from the General Account to the Divisions of the Separate Account may be made at any time and must be at least \$250.00. The maximum amount of all transfers and partial withdrawals from the General Account in any policy/certificate year will be the cash surrender value of the General Account at the beginning of that policy/certificate year multiplied by the General Account Maximum Withdrawal Percentage Limit, as shown on the Rider Specifications page.
- The General Account Cash Value immediately after any transfer to the General Account cannot exceed 1., below, multiplied by 2., below:
 1. The General Account Cash Value plus the Separate Account Cash Value as defined in the policy/certificate.
 2. The General Account Maximum Allocation Percent as shown on the Rider Specifications page.

If less than \$500 would remain in the General Account after the transfer, you can transfer the remainder to the Divisions of the Separate Account

We may modify the transfer privilege at any time, including the minimum amount transferable, the frequency, the General Account Maximum Allocation Percent, and the transfer charge, if any.

Allocation of Net Premiums	<p>While this rider is in force, you may allocate a portion of the net premiums to the General Account. The minimum percentage greater than zero that may be allocated is 10% of the net premium. Percentages must be in whole numbers. The General Account Cash Value immediately after payment of the premium cannot exceed 1., below, multiplied by 2., below:</p> <ol style="list-style-type: none"> 1. The General Account Cash Value plus the Separate Account Cash Value. 2. The General Account Maximum Allocation Percent as shown on the Rider Specifications page. <p>If this rider is added at issue, the initial allocation is shown on the application, a copy of which is attached to the certificate. If this rider is added after issue, the initial allocation will be zero until changed in accordance with your right to change allocation below. We may modify the General Account Maximum Allocation Percent at any time.</p> <p>Each net premium allocated to the General Account will be applied to the General Account as of the date it is received by us at our administrative office.</p>
Your Right to Change Allocation	<p>You may change the allocation of future net premiums among the General Account and/or the Divisions of the Separate Account subject to the conditions outlined in the Allocation of Net Premiums Provision. The change in allocation percentages will take effect immediately upon our receipt of your written request.</p>
Investment Start Date	<p>The date the first premium is applied to the General Account and/or to the Divisions of the Separate Account. This date will be the later of:</p> <ul style="list-style-type: none"> - The policy/certificate date; or - The date we receive the first premium at our administrative office.
Loans	<p>If a loan is requested after the first policy/certificate anniversary and while this rider is in force, you may designate that a portion of the loan be allocated to the General Account in addition to the Divisions of the Separate Account. If you do not specify the allocation, then the loan will be allocated among the General Account and the Divisions of the Separate Account in the same proportion that the Cash Value in the General Account, and the Cash Value in each Division bears to the total Cash Value of the policy/certificate minus the Cash Value in the Loan Account, on the date of the loan.</p> <p>Cash Value equal to the portion of the loan allocated to the General Account will be transferred to the Loan Account, reducing the General Account Cash Value accordingly. The transferred Cash Value: will be allocated to the appropriate Loan SubAccount; and will earn interest at the Loan Account Guaranteed Interest Rate shown on the Certificate Specifications page. Interest earned on the Cash Value in the Loan Account will remain in the Loan Account until: a loan repayment is received by us; a Loan is taken; the policy/certificate enters the grace period; or the next policy/certificate anniversary. Upon each of these events, the interest earned on the Loan Account will be transferred to the General Account in the same proportion that the Cash Value in the General Account Loan SubAccount bears to the Loan Account Cash Value.</p>
Loan Account	<p>The account to which we will transfer from the General Account and/or Divisions of the Separate Account the amount of any loan.</p>
Loan SubAccount	<p>A Loan SubAccount exists for the General Account and for each Division of the Separate Account. Any cash value transferred to the Loan Account will be allocated to the appropriate Loan SubAccount to reflect the origin of the cash value. At any point in time, the Loan Account will equal the sum of all the Loan SubAccounts.</p>

Loan Repayments You may repay your loan in whole or in part at any time before the death of the Insured while the policy/certificate is in force. When a loan repayment is made, cash value securing the debt in the Loan Account equal to the loan repayment will be repaid to the General Account in the same proportion that the cash value in the General Account Loan SubAccount bears to the cash value in each Loan SubAccount.

Cash Value The cash value in the General Account is added to the Cash Value described in your policy/certificate to determine the total Cash Value.

General Account Cash Value If this rider is added at issue, the cash value in the General Account as of the Investment Start Date is equal to:

- The portion of the initial net premium received and allocated to the General Account; minus
- The portion of the monthly deductions due from the policy/certificate date through the Investment Start Date charged to the General Account.

The cash value in the General Account on any day after the Investment Start Date is equal to:

- The cash value in the General Account on the preceding valuation date, with interest on such value at the current rate; plus
- Any portion of net premium received and allocated to the General Account on that day; plus
- Any amounts transferred to the General Account on that day; plus
- Any loan repayments allocated to the General Account on that day; plus
- That portion of any interest credited on outstanding loans which is allocated to the General Account on that day; minus
- Any amount transferred plus any transfer charge from the General Account to the Divisions of the Separate Account on that day; minus
- Any partial withdrawal plus any withdrawal transaction charge made from the General Account on that day; minus
- Any surrender charge taken from the General Account on that day; minus
- Any amount transferred from the General Account to the Loan Account on that day; minus
- **If that day is a monthly anniversary**, the portion of the monthly deduction charged to the General Account, to cover the policy/certificate month, which starts on that day.

The cash value in the General Account can be negative. Interest will not be charged on negative cash value.

General Account Interest Rate The interest credited to the General Account Cash Value for a specific day will be at an effective annual rate not less than the General Account Guaranteed Interest Rate as shown on the Rider Specification page.

Monthly Deduction The monthly deduction for a policy/certificate month will be allocated among the General Account and the Divisions of the Separate Account in the same proportion that the cash value in the General Account and the cash value in each Division bears to the total cash value of the policy/certificate minus the cash value in the Loan Account on the Monthly Anniversary.

**General Account
Partial
Withdrawals**

The maximum amount of all partial withdrawals and transfers from the General Account in a policy/certificate year will be the cash surrender value of the General Account at the beginning of that policy/certificate year multiplied by the General Account Maximum Withdrawal Percentage Limit, as shown on the Rider Specifications page. This limit is in addition to any other limits under the policy/certificate. Partial withdrawals from the General Account may be made at any time and must be at least \$250.00.

However, if less than \$500 would remain in the General Account after the partial withdrawal, you can transfer the remainder to the Divisions of the Separate Account.

**Allocation of
Partial
Withdrawals**

You may allocate any partial withdrawals, subject to the limitations of the policy/certificate, among the General Account and the Divisions of the Separate Account. If you do not specify the allocation, then the partial withdrawal will be allocated among the General Account and the Divisions of the Separate Account in the same proportion that the Cash Value in the General Account and the Cash Value in each Division bears to the total Cash Value of the policy/certificate minus the Cash Value in the Loan Account on the date of the partial withdrawal. If the General Account conditions will not allow this proportionate allocation, we will request that you specify an acceptable allocation.

**Postponement of
Payments or
Transfers**

We may defer payment of the portion of any amount payable from the General Account on surrender, or partial withdrawal for not more than six months. If we defer payment for 30 days or more, we will pay interest at the rate of 2% per year for the period of deferment.

We may defer payment of the portion of any loan from the General Account for not more than six months. No payment from the General Account to pay premiums on any policy/certificate issued by us will be deferred.

Termination

This rider will terminate upon termination of the policy/certificate to which it is attached, or upon written request to us.

The Effective Date of this Rider and the Certificate Date are the same unless another Effective Date of this Rider is shown on the Rider Specifications page.

[



C. Robert Henrikson
Chairman, President and Chief Executive Officer

]

GENERAL ACCOUNT RIDER SPECIFICATIONS

INSURED	[JOHN DOE]	GENERAL ACCOUNT GUARANTEED	[4.0%]
CERTIFICATE		INTEREST RATE	
NUMBER	[16,000,001]	GENERAL ACCOUNT	
RIDER ISSUE DATE	[JANUARY 31, 2007]	MAXIMUM ALLOCATION	[100%]
		PERCENT	
CERTIFICATE		GENERAL ACCOUNT	[25%]
DATE	[JANUARY 31, 2007]	MAXIMUM WITHDRAWAL	
		PERCENTAGE LIMIT	
FACE AMOUNT	[\$100,000]		

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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 06/02/2008

Comments:

The rider will become a part of previously approved certificates that are issued in accordance with Rule & Reg 19 and the Consumer Information Notice.

Attachments:

ARCERTREG19.pdf

Arkansas Readability Certification.pdf

Review Status:

Bypassed -Name: Application 06/02/2008

Bypass Reason: Not applicable as the form being submitted for approval is rider - not a policy or a certificate.

Comments:

Review Status:

Bypassed -Name: Life & Annuity - Acturial Memo 06/02/2008

Bypass Reason: Not applicable to the General Account Rider being submitted for approval

Comments:



Metropolitan Life Insurance Company
NAIC Company Number: 65978
NAIC Group Number: 241

ARKANSAS CERTIFICATION
Rule and Regulation 19
Unfair Sex Discrimination in the Sale of Insurance

I certify that this submission meets the provisions of Rule and Regulation 19, and all applicable requirements of the Arkansas Department of Insurance.

A handwritten signature in black ink, appearing to read "Herbert B. Brown Jr.", written in a cursive style.

Herbert B. Brown Jr.
Vice President



Metropolitan Life Insurance Company
NAIC Company Number: 65978
NAIC Group Number: 241

ARKANSAS FLESCH CERTIFICATION

I certify that the form shown below has achieved the Flesch Reading Ease Score shown below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form No.	Form Description	Flesch Score
3083934 (1/2003)	General Account Rider	52.9

A handwritten signature in black ink, which appears to read "Herbert B. Brown Jr.", is written in a cursive style.

Herbert B. Brown Jr.
Vice President